

EXHIBIT N

Estate of Mark DeBiase

VCF Documentation



September 11th
Victim Compensation Fund

March 23, 2015

JEAN MARIE DEBIASE
C/O BETH JABLON
SULLIVAN PAPAIN BLOCK MCGRATH & CANNAVO, PC
120 BROADWAY 18TH FLOOR
NEW YORK NY 10271

Dear JEAN MARIE DEBIASE:

Your Eligibility Form for the September 11th Victim Compensation Fund ("VCF") has been reviewed. You submitted an Eligibility Form on behalf of MARK DEBIASE. Your claim number is VCF0005572. The Claims Evaluator determined that your Eligibility Form was substantially complete on March 23, 2015. As stated in the Regulations and on the Eligibility Form, by filing a substantially complete Eligibility Form, the right to file or be a party to a September 11th-related lawsuit on behalf of the decedent and his or her survivors has been waived.¹ For more information about this topic, please review Frequently Asked Questions ("FAQs") #7.1 - #7.4 on the www.vcf.gov website.

The Decision on your Claim

The VCF has determined that the decedent meets the eligibility criteria established in the statute and regulations and that you meet the requirements as the Personal Representative of the decedent. Based on the information you submitted and information the VCF has received from the World Trade Center ("WTC") Health Program, the decedent has been found eligible for the following injuries:

- INTERSTITIAL LUNG DISEASE AND RELATED PHYSICAL CONDITIONS: DYSPNEA
- INTERSTITIAL LUNG DISEASE AND RELATED PHYSICAL CONDITIONS: COUGH

Please note that there are several reasons why an injury that you think should be eligible is not listed above. For non-traumatic injuries, the name of the injury is based on the information provided by the WTC Health Program and there may be different names for the same injury. Additionally, the injury may not be listed if it was only recently certified for treatment by the WTC Health Program.

What Happens Next

If the decedent was certified for treatment by the WTC Health Program for a condition not listed above, you should amend your claim. Please see the VCF website for details on how to

¹ The Statute (the Air Transportation Safety and System Stabilization Act as amended by the Zadroga Act) and the Regulations are located at <http://www.vcf.gov/genProgramInfo.html>.



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Victim Compensation Fund

amend your claim. The VCF will contact the WTC Health Program to confirm the condition is eligible.

If you believe the decedent had eligible injuries not treated by the WTC Health Program and you would like the VCF to consider those injuries before calculating the amount of any compensation, you should amend your claim. If you choose to amend your claim, you will need to use the VCF Private Physician process. The Private Physician process is a way for the VCF to gather the required information about the decedent's treatment in order to process your claim. All forms are available on the VCF website under "Forms and Resources." The website also includes detailed information and instructions on the Private Physician process

If the decedent did not have injuries other than those listed above, you should submit your Compensation Form and required supporting materials. If you have already submitted your Compensation Form, you do not need to take any action at this time. The VCF will calculate the amount of any compensation based on the conditions listed above after all compensation-related documents are submitted.

Please remember all information and materials must be submitted to the VCF by October 3, 2016.

If you have questions about the information in this letter or the claims process in general, please call our toll-free Helpline at 1-855-885-1555. For the hearing impaired, please call 1-855-885-1558 (TDD). If you are calling from outside the United States, please call 1-202-514-1100. Every effort will be made to respond to your inquiries as soon as possible.

Sincerely,

Sheila L. Birnbaum
Special Master
September 11th Victim Compensation Fund



March 15, 2023

JEANMARIE DEBIASE
1723 NEWMAN STREET
LAKE COMO NJ 07719

Your Award

Claim VCF0005572

Dear JEANMARIE DEBIASE:

The September 11th Victim Compensation Fund has reviewed your appeal for additional compensation. Based on our review, we have increased your total award to **\$1,628,815.94**.

We already paid you \$1,468,815.94. As a result of the decision on your appeal, we will pay you an additional **\$160,000.00**.

The enclosed "Award Detail" lists the eligible condition(s) that are included in your award and explains how the award was calculated.

When will I get paid?

Your lawyer will receive your payment by approximately **May 02, 2023**. Once your lawyer receives your payment, they should send your payment to you within thirty days. If you have questions about your payment, please contact your lawyer.

As the personal representative for the estate of MARK DEBIASE, you may be required to distribute the payment to other people under state law. The VCF cannot advise you on how to distribute the payment.

Do I have to tell the VCF if I receive other payments relating to my VCF-eligible conditions?

Yes. If you receive any other payments relating to your VCF-eligible condition(s) before October 1, 2090, **you must tell us**. Some examples of other payments are lawsuit settlements, disability benefits, and survivor benefits. ***You are required by law to tell us about these and all other payments you receive related to your VCF-eligible condition(s).***

To tell us about these payments, submit a Collateral Offset Update Form. You can find this form at <https://www.vcf.gov/sites/vcf/files/resources/CollateralOffsetUpdateForm.pdf>. Your deadline for submitting the form is 90 days after you find out that you will be receiving the payment.

How much can my lawyer charge me for representing me in my VCF claim?



By law, your lawyer can charge you up to ten percent of the amount of your VCF award.

Your lawyer can also charge you for two types of costs, if incurred as part of your claim:

- (1) The cost of getting copies of medical records, but only if certain requirements are met. The requirements are listed at <https://www.vcf.gov/policy/information-individuals-attorneys>.
- (2) The cost of translating documents into English, but only if certain requirements are met. The requirements are listed at the same website.

The VCF did not approve your lawyer charging you for any other costs. If payment was made to your lawyer, then your lawyer will subtract their fee and the allowed costs before sending your payment to you.

What if I have questions?

If you have questions, visit our website or call us:

Website www.vcf.gov

Toll-free Helpline 1-855-885-1555

Hearing impaired 1-855-885-1558 (TDD)

Outside the United States 1-202-514-1100

Please have your claim number ready when you call: VCF0005572.

If you have a lawyer representing you in your VCF claim, your lawyer may also be able to answer your questions.

Sincerely,

Allison Turkel
Special Master
September 11th Victim Compensation Fund

WENDELL TONG can access the electronic copy of this letter uploaded to your online claim.



Award Detail

Claim Number: VCF0005572
Decedent Name: MARK DEBIASE

PERSONAL INJURY CLAIM (Losses up to Date of Death)	
Lost Earnings and Benefits	
Loss of Earnings including Benefits and Pension	\$1,975,945.00
Mitigating or Residual Earnings	
Total Lost Earnings and Benefits	
Offsets Applicable to Lost Earnings and Benefits	
Disability Pension	\$0.00
Social Security Disability Benefits	(\$255.00)
Workers Compensation Disability Benefits	(\$45,920.00)
Disability Insurance	
Other Offsets related to Earnings	\$0.00
Total Offsets Applicable to Lost Earnings	
Total Lost Earnings and Benefits Awarded	
Other Economic Losses	
Medical Expense Loss	\$0.00
Replacement Services	\$389,399.00
Total Other Economic Losses	
Total Economic Loss	\$2,365,344.00
Total Non-Economic Loss	\$900,000.00
Subtotal Award for Personal Injury Claim	



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DECEASED CLAIM (Losses from Date of Death)	
Loss of Earnings including Benefits and Pension	
Offsets Applicable to Lost Earnings and Benefits	
Survivor Pension	
SSA Survivor Benefits	
Worker's Compensation Death Benefits	
Other Offsets related to Earnings	
Total Offsets Applicable to Loss of Earnings and Benefits	
Total Lost Earnings and Benefits Awarded	
Other Economic Losses	
Replacement Services	
Burial Costs	\$0.00
Other Economic Loss	
Total Other Economic Losses	
Total Economic Loss	
Non-Economic Loss	
Non-Economic Loss - Decedent	\$500,000.00
Non-Economic Loss - Spouse/Dependent(s)	\$400,000.00
Total Non-Economic Loss	
Additional Offsets	
Social Security Death Benefits	
Life Insurance	(\$332,000.00)
Other Offsets	
Total Additional Offsets	
Subtotal Award for Deceased Claim	



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Subtotal of Personal Injury and Deceased Claims	
PSOB Offset	
Prior Lawsuit Settlement Offset	(\$1,258,353.06)
TOTAL AWARD	\$1,628,815.94
Factors Underlying Economic Loss Calculation	
Annual Earnings Basis (without benefits)	\$89,710.76
Percentage of Disability attributed to Eligible Conditions - applicable to Personal Injury losses	
Start Date of Loss of Earnings Due to Disability - applicable to Personal Injury losses	04/09/2006

Eligible Conditions Considered in Award	
Interstitial Lung Disease and Related Physical Conditions: Cough	
Interstitial Lung Disease and Related Physical Conditions: Dyspnea	

Family Member Affidavits

Christopher DeBiase

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF NEW YORK

----- X

In Re:

TERRORIST ATTACKS ON
SEPTEMBER 11, 2001

03-MDL-1570 (GBD)(SN)

----- X
RAYMOND ALEXANDER, et al.,

**AFFIDAVIT OF
CHRISTOPHER DEBIASE**

Plaintiffs,

21-CV-03505 (GBD)(SN)

V.

ISLAMIC REPUBLIC OF IRAN,

Defendant.

----- X

STATE OF NEW JERSEY)
 : SS
COUNTY OF MONMOUTH)

CHRISTOPHER DEBIASE, being duly sworn, deposes and says:

1. I am a plaintiff in the within action, am over 18 years of age, and reside at 1723 Newman Street, Lake Como, New Jersey 07719.

2. I am currently 26 years old, having been born on August 4, 1997.

3. I am the son of Decedent, Mark DeBiase, upon whose death my claim is based, and submit this Affidavit in connection with the present motion for a default judgment and in support of my solatium claim.


4. My father passed away from interstitial lung disease on April 9, 2006, at the age of 41. It was medically determined that this illness was causally connected to his exposure to the toxins resulting from the September 11, 2001, terrorist attacks at the World Trade Center.

5. My father was an RF Technician for Cingular. I remember him taking me to all my practices and basketball games. My father would always offer to help me, it did not matter if it was schoolwork, music, or sports. My father would always be the mediator in my family, he would always make my brothers and I make up after every argument.

6. My father set up emergency telephone equipment to establish communication with the National Guard. Though I was three when 9/11 happened and don't remember much, I do know through looking up my father's name in the 9/11 memorial that he was in the exposure zone for 16 days. Enough time to meet his fate in 2006.

7. I'll never forget how rapidly his interstitial lung disease took over. We found out in January, and he was gone in April. The months in between are too painful to talk about.

8. My father's death was the Jenga piece in my family's foundation that made it collapse. My father missed my high school graduation, education was big for my father. Many family members received their GED; however, I did finish the four years of high school. I wish he were here to see me graduate; he would be so proud. To this day I struggle with his loss, and being stripped of his guidance slowed my process of becoming a man tremendously.


CHRISTOPHER DEBIASE

Sworn before me this

18 day of Oct, 2023


Notary public

BARBARA F. CAINZOS
Notary Public - State of New Jersey
My Commission Expires Aug 25, 2024

Jean Marie DeBiase

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF NEW YORK

----- X

In Re:

TERRORIST ATTACKS ON
SEPTEMBER 11, 2001

03-MDL-1570 (GBD)(SN)

----- X
RAYMOND ALEXANDER, et al.,

**AFFIDAVIT OF
JEAN MARIE DEBIASE**

Plaintiffs,

21-CV-03505 (GBD)(SN)

V.

ISLAMIC REPUBLIC OF IRAN,

Defendant.

----- X

STATE OF NEW JERSEY)
 : SS
COUNTY OF MONMOUTH)

JEAN MARIE DEBIASE, being duly sworn, deposes and says:

1. I am a plaintiff in the within action, am over 18 years of age, and reside at 1723 Newman Street, Lake Como, New Jersey 07719.

2. I am currently 61 years old, having been born on January 8, 1962.

3. I am the wife of Decedent, Mark DeBiase, upon whose death my claims are based. I submit this Affidavit in support of the present motion for a default money judgment for the claim made on behalf of my husband's estate and for my solatium claim. On June 23, 2006, I was issued Letters Testamentary as Administrator of my husband's estate by the Ocean County Surrogate's Court in New Jersey.

4. My husband passed away from interstitial lung disease on April 9, 2006, at the age of 41. It was medically determined that this illness was causally connected to his exposure to the toxins resulting from the September 11, 2001, terrorist attacks at the World Trade Center.

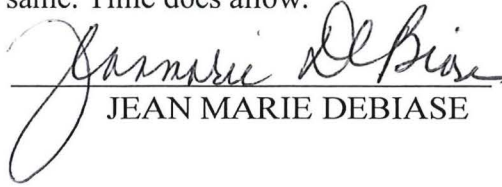
5. Mark was my husband. He was an RF Tech with Cingular Wireless, now AT&T. I have too many memories that impacted me but one that stands out goes back to when our son Michael was born. Michael arrived 3 months prematurely due to a life-threatening illness. He was in neonatal unit for 2 months. Mark went to the hospital every day, to put his finger through the hole in the incubator and held Michaels fingers all the while talking to him.

6. Mark was employed by Cingular wireless and was setting up emergency communication equipment for the National Guard. He was exposed for 16 days. My recollection of September 11, 2001, is still very vivid in my mind. I watched, along with the rest of the world, the towers collapse. I saw people jumping to their death from the towers. I remember all too well the panic, the terror, the helplessness, and the fear of every American.

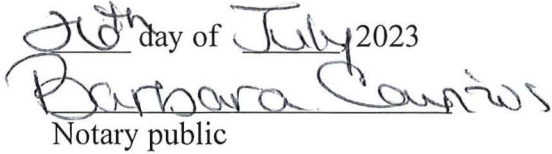
7. In early January 2006, Mark admitted he was sick and felt it was serious. He started an antibiotic treatment that was unsuccessful. He was put on oxygen and was scheduled for a lung biopsy. He entered Deborah Hospital on February 23, 2006. During the biopsy Mark's lung collapsed. Eventually he was transferred to the University of Pennsylvania, where he waited for a double lung transplant. Mark had a chest tube, 24/7 oxygen and a slew of medication. Each day that passed sucked more and more life out of him. He had no quality of life and succumb to the interstitial lung disease on April 9, 2006.

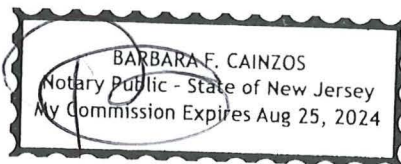
8. My life has never been the same. We were a family of 5 who ate dinner together every night, attended our children's sporting events together, went to mass together, celebrated birthdays and holidays together along with our families, vacationed together I can go on and on. My world and my children's world fell apart on April 9, 2006. There is a hole in my heart, an emptiness that can never be filled. We have dealt with alcohol problems, suicidal ideation, anger,

depression, loneliness. We will never be the same. Time does allow.


JEAN MARIE DEBIASE

Sworn before me this


Notary public



Michael DeBiase

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF NEW YORK

----- X

In Re:

TERRORIST ATTACKS ON
SEPTEMBER 11, 2001

03-MDL-1570 (GBD)(SN)

----- X
RAYMOND ALEXANDER, et al.,

**AFFIDAVIT OF
MICHAEL DEBIASE**

Plaintiffs,

21-CV-03505 (GBD)(SN)

V.

ISLAMIC REPUBLIC OF IRAN,

Defendant.

----- X

STATE OF NEW JERSEY)
 : SS
COUNTY OF MONMOUTH)

MICHAEL DEBIASE, being duly sworn, deposes and says:

1. I am a plaintiff in the within action, am over 18 years of age, and reside at 1723 Newman Street, Lake Como, New Jersey 07719.

2. I am currently 24 years old, having been born on November 15, 1998.

3. I am the son of Decedent, Mark DeBiase, upon whose death my claim is based, and submit this Affidavit in connection with the present motion for a default judgment and in support of my solatium claim.

4. My father passed away from interstitial lung disease on April 9, 2006, at the age of 41. It was medically determined that this illness was causally connected to his exposure to the toxins resulting from the September 11, 2001, terrorist attacks at the World Trade Center.

5. The decedent was my father. He was an RF Technician of Cingular (AT&T). My father was everything to my brothers and I, he was our biggest fan. My father's favorite saying was "give us a kiss," which would mean to stop fighting and spread love, he was our mediator. I still remember 9/11 like it was yesterday, my brothers and I were all together watching TV in the living room, eating dinner, when we heard the news.

6. I was two years old when 9/11 happened, but I remember all the impact that came after. He set up emergency telephone equipment for the National Guard.

7. I remember getting his X-rays with my mom. After he was diagnosed it seemed like a rapid decline, we came home from dinner, and he was ripping the cabinets apart for his inhaler because he was struggling to breathe. The sound of my father choking has stayed with me seventeen years later.

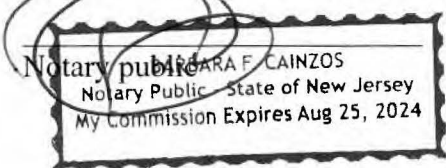
8. I have a few good memories with my dad. One of my favorite memories would be Christmas mornings. My father would go the extra mile, he would go all out for breakfast before church. I missed him at every turn of life, graduations, birthdays, and sporting events. Losing a father at such a young age impacted me negatively. I seem to remember him in the hospital the most. I've been diagnosed with depression and anxiety. I've had suicidal ideation since I was a teenager. The death of my father caused a lot of my mental health issues. I feel like I will never recover from losing him.



MICHAEL DEBIASE

Sworn before me this

18 day of Oct, 2023



Nicholas DeBiase

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF NEW YORK

----- X

In Re:

TERRORIST ATTACKS ON
SEPTEMBER 11, 2001

03-MDL-1570 (GBD)(SN)

----- X
RAYMOND ALEXANDER, et al.,

**AFFIDAVIT OF
NICHOLAS DEBIASE**

Plaintiffs,

21-CV-03505 (GBD)(SN)

V.

ISLAMIC REPUBLIC OF IRAN,

Defendant.

----- X

STATE OF NEW JERSEY)
 : SS
COUNTY OF MONMOUTH)

NICHOLAS DEBIASE, being duly sworn, deposes and says:

1. I am a plaintiff in the within action, am over 18 years of age, and reside at 1723 Newman Street, Lake Como, New Jersey 07719.

2. I am currently 29 years old, having been born on April 25, 1994.

3. I am the son of Decedent, Mark DeBiase, upon whose death my claim is based, and submit this Affidavit in connection with the present motion for a default judgment and in support of my solatium claim.


4. My father passed away from interstitial lung disease on April 9, 2006, at the age of 41. It was medically determined that this illness was causally connected to his exposure to the toxins resulting from the September 11, 2001, terrorist attacks at the World Trade Center.

5. My father was an RF Technician for Cingular Wireless. He was my baseball coach, best friend, and mentor from the ages of 4-11 until he passed. My father would always give me his 100% dedication, he would even take a half day off work just to go to my baseball game. Losing him at such a young age was extremely difficult, I lost my best friend, my coach, and my father. I'll always love him and miss him.

6. My father set up emergency communication lines for the National Guard. I was only 7 at the time, but I was pulled out of school on 9/11. I remember being terrified for my dad to go work at Ground Zero. He was there for almost 3 weeks and although it was not long it was enough to be fatal in April of 2006 as he passed away from interstitial lung disease.

7. I am the oldest, so I was allowed at the hospital. In hindsight, I shouldn't have been there because it was too painful to watch my hero deteriorate so quickly. I'll never forget the last hug I gave him. He was gone weeks later.

8. My life was and never will be the same. I am the oldest, so I spent the most time with him and it certainly wasn't enough. I'll never stop missing him. I got off track in high school and college because I was angry, I didn't have a father to share it with. I was able to get my act together to make him proud. I wish my father were here to see me graduate high school and college. There are many events I wish my father were here for, especially when I got my first job in finance. I would not be the man I am without him. I just wish he was still with us, to experience my brothers and I transition into adulthood. I feel terrible for my brothers who spent nearly half the time I did with him.


NICHOLAS DEBIASE

Sworn before me this

18 day of Oct, 2023

